

# **EXHIBIT “B”**

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Wells Fargo Card Services  
P.O. Box 9210  
Des Moines, Iowa 50306

October 19, 2012

Lorinda Corral  
3939 FORESTWOOD DR  
SAN JOSE, CA 951211119

Subject: Notification of set-off against deposit account number ending in 8637  
Credit card account balance: \$ 1,512.93

Dear Lorinda Corral:

This letter is to let you know that on October 19, 2012 we debited your deposit account noted above for \$3,229.51 and applied it to your credit card account number ending in 1085. This transaction is known as a 'set-off.'

The balance in the Deposit account before this action was \$3,230.51. The balance after set-off is \$1.00. The balance of your credit card account prior to set-off was \$4,742.44. The balance after set-off is \$1,512.93.

Per the terms of your Customer Agreement and Disclosure Statement, you are still responsible for the remaining balance after this set-off.

If you have questions, any one of our representatives can help you at 1-877-730-8978, Monday through Friday, 8 a.m. to 5 p.m., Central Time. For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Sincerely,

*Beth Lovett*

Beth Lovett  
Collections Manager  
Recovery Department  
Wells Fargo Card Services

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that the information obtained will be used for that purpose.